

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JAMES L HAGLUND
MARY SUE KOMANIECKI
Debtor(s)

Case No. 09-13185

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/14/2009.
- 2) The plan was confirmed on 06/04/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/24/2014.
- 6) Number of months from filing to last payment: 58.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$826,000.00.
- 10) Amount of unsecured claims discharged without payment: \$470,899.44.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$64,230.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$64,230.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$0.00
Court Costs \$0.00
Trustee Expenses & Compensation \$3,273.55
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,273.55

Attorney fees paid and disclosed by debtor: \$3,437.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	7,664.26	7,783.93	7,783.93	1,150.38	0.00
BP AMOCO	Unsecured	1,289.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	20,456.95	20,456.95	3,023.31	0.00
CAPITAL ONE	Unsecured	NA	3,766.06	3,766.06	556.58	0.00
CHICAGO TRIBUNE	Secured	60,000.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION	Unsecured	36,506.00	29,839.98	29,839.98	4,410.02	0.00
DEPT STORES NATL BK/MACYS	Unsecured	40.00	137.04	137.04	20.25	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	5,293.36	5,704.56	5,704.56	843.07	0.00
EAST BAY FUNDING	Unsecured	NA	11,806.60	11,806.60	1,744.89	0.00
EAST BAY FUNDING	Unsecured	NA	18,865.80	19,865.80	2,935.95	0.00
EAST BAY FUNDING	Unsecured	NA	23,424.20	23,424.20	3,461.84	0.00
EAST BAY FUNDING	Unsecured	NA	1,480.40	1,480.40	218.79	0.00
ECAST SETTLEMENT CORP	Unsecured	73,226.00	18,577.51	18,577.51	2,745.55	0.00
ECMC	Unsecured	86,668.00	86,140.67	86,140.67	12,730.64	0.00
FIA CARD SERV/BANK OF AMERICA	Unsecured	0.00	39,319.36	39,319.36	5,810.97	0.00
FIFTH THIRD BANK	Unsecured	2,000.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Secured	15,000.00	16,552.87	16,552.87	0.00	0.00
FIRST AMERICAN BANK	Unsecured	9,773.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	99,092.00	99,499.23	99,499.23	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	99,092.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Unsecured	7,246.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	400,000.00	406,784.50	406,784.50	0.00	0.00
LVNV FUNDING	Unsecured	11,595.00	12,605.78	12,605.78	1,863.00	0.00
NATIONAL COLLEGIATE TRUST	Unsecured	47,014.00	49,107.26	49,107.26	7,257.51	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	15,732.00	17,051.98	17,051.98	2,520.10	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	11,582.81	8,744.95	8,744.95	1,292.41	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,405.00	1,507.63	1,507.63	222.81	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,753.00	1,946.31	1,946.31	287.64	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,444.47	418.36	418.36	61.83	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,171.00	2,176.18	2,176.18	321.62	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,298.00	1,514.83	1,514.83	223.88	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT	Unsecured	2,302.00	2,564.51	2,564.51	379.01	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	4,120.20	4,120.20	608.92	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	2,908.02	2,908.02	429.77	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	12,682.21	12,682.21	1,874.29	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	1,026.00	1,026.00	151.63	0.00
REAL TIME RESOLUTIONS	Unsecured	NA	5,975.28	5,975.28	883.08	0.00
UNITED GUARANTY COMMERCIAL I	Unsecured	12,491.00	12,611.38	12,611.38	1,863.82	0.00
US DEPT OF ED SALLIE MAE	Unsecured	NA	7,191.95	7,191.95	1,062.89	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$506,283.73	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,552.87	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$522,836.60	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$412,455.89	\$60,956.45	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,273.55</u>
Disbursements to Creditors	<u>\$60,956.45</u>
TOTAL DISBURSEMENTS :	<u>\$64,230.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/13/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.